



AUTOMATED BANKING MACHINE

- 1.** Review your monthly bank account statements or bankbooks on a regular basis. Look for extra or missing transactions. Report any discrepancies to your bank immediately. Missing transactions could be a sign that your card has been tampered with.
- 2.** Your debit card is the key to your account(s). Keep your card in a safe place and never lend it to anyone, including friends and family members.
- 3.** Conducting a debit transaction requires both your access card and the corresponding Personal Identification Number (PIN). Protect your PIN. Don't write it down - memorize it.
- 4.** If you are selecting a PIN, always avoid the obvious e.g. your telephone number, your date of birth, your address number.
- 5.** Never disclose your PIN to anyone. No one from a financial institution, the police or a merchant should ever ask you for your PIN. You are the only person who should know it.
- 6.** Always conduct ABM transactions when and where you feel most secure. If you are uncomfortable about using a bank machine for any reason, do it later or go to another location. (See Safety tips when using bank machine – below)
- 7.** To ensure privacy when conducting an ABM transaction, use your hand or body as a shield to prevent others from observing you entering your PIN.
- 8.** After completing an ABM transaction, remember to take your card and, if provided, your transaction record. When making a withdrawal from an ABM, don't count the cash received when standing alone, put it away immediately.

9. If your card is lost, stolen or is retained by an ABM, notify your financial institution immediately. Most institutions offer 1-800 telephone numbers and/or 24-hour service for lost or stolen cards.

10. Robbery rarely occurs at bank machines, but if it should happen, remember that your safety comes first. Always report the incident to the police and to your financial institution.

Safety Tips When Using an ABM (Automated Bank Machine):

- Try to avoid using an ABM when alone. Either take someone with you or only use an ATM when others are around.
- If possible, avoid using an ABM after dark. If you must, choose one that has security cameras, is well lit and does not have tall bushes nearby.
- When you arrive at an ABM, look around. If you see anything that makes you uncomfortable or anyone who looks suspicious, do not stop. Either use an ABM at a different location or come back later. Notify Police.
- Have your access card and any other documents you need ready when you approach an ABM. While you are fumbling with a wallet or purse, you are easy game for a thief.
- If someone else is using the ABM when you arrive, avoid standing right behind them. Give them enough space to conduct their transaction in privacy.
- While using the ABM, stay alert to your surroundings. Look up and around every few seconds while transacting your business.
- Protect your Personal Identification Number (PIN). Do not enter your PIN if anyone else can see the screen. Shield your PIN from onlookers by using your body.
- When your transaction is finished, be sure you have your card and your receipt, and leave immediately. Avoid counting or otherwise displaying large amounts of cash.
- As you leave, keep a look out. Be alert for anything or anyone who appears suspicious. If you think you are being followed, go to an area with a lot of people and call the police.
- Keep your receipt and any papers bearing your name or account number with you. Do not throw them in a nearby trash can.

Frequently Asked Questions

Is it safe to use my debit card?

Yes, it is. The banking industry has security systems and teams of security experts to protect you and to protect the debit card system.

What is my bank doing to protect me when I use my debit card?

When using your debit card, you are protected by the Canadian Code of Practice for Consumer Debit Card Services, a code which guarantees that, if you are a victim of debit card fraud, you will get your money back from your financial institution. Security measures are constantly being enhanced, technology is being upgraded, and the banking industry assists police in investigations should a problem arise.

What can I do to protect myself from debit card fraud?

Banks take the responsibility of protecting customers from fraud very seriously. But there are also a few simple steps you can take:

- Protect your secret Personal Identification Number, or PIN:
- Check your monthly statements or your accounts. If you see anything unusual, report it to your bank immediately.
- Memorize your PIN: don't write your PIN down and don't choose something obvious like your birth date, address or part of your telephone number.
- Always conduct transactions when and where you feel most secure. If you are uncomfortable about using a bank machine for any reason, do it later or go to another location.

What should I do if I become the victim of debit card fraud?

You should contact your bank immediately. They will block your card to prevent losses and start looking into the situation right away. The bank may ask you to sign an affidavit, and/or issue you a new debit card and ask you to change your PIN.